Attorney Docket No.: WBE-1

COMBINED DECLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY

(includes reference to PCT International Applications)

As a below named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name.

I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

VIRTUAL FINANCIA	AL AID OFFICE	
tion of which		
is attached hereto.		
was filed on	November 13, 2001	as
Application Serial No.	10/054,689	,
and was amended on		•
	(if applicable)	
() was filed as PCT International Application No.		on
	and was amended unde	er PCT Article 19 or
	•	
(if applic	able)	
	is attached hereto. was filed on Application Serial No. and was amended on was filed as PCT International	is attached hereto. was filed on November 13, 2001 Application Serial No. 10/054,689 and was amended on (if applicable)

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose all information known to me to be material to patentability of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119 of any foreign application(s) for patent or inventor's certificate or of any PCT International Application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application for patent or inventor's certificate or any PCT International Application(s) designating at least one country other than the United States of America having a filing date before that of the application on which priority is claimed:

Priority Claimed

Prior Foreign/PCT Application(s)

Christina L. Mangelsen

Harry E. Moose, Jr.

(if PCT, indicate "PCT" under Country)

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Registration No. 51,277

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

	HARRY V. WEBER	
	(Full name of sole or first inventor)	
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Third Inventor's Sign	nature:	
		Date
Citizenship:		
	nal Inventors, check and attach sheet with sa	